



Exit from and non-take up of public services

A comparative analysis: France, Greece, Spain, Germany, Netherlands, Hungary

[DATA AND MEASUREMENT IN GERMANY]

GERMAN team

2. Data sources and measuring methods in relevant surveys for the analysis of the non-take-up phenomenon in Germany

Synopsis:

Most German studies dealing with the »measurement« or calculation of NTU are related to the non-take-up of German Social Assistance. Empirical surveys that are designed and conducted especially for this purpose, are rather an exception; the majority of the studies is based on publicly financed and organized samplings; these are, most notably, the German Income and Expenditure Survey (EVS) and the Socio-economic Panel (SOEP), lately also the Low-income Panel (NIEP). Based on these data sources, most surveys attempt to determine the number of eligible persons by means of the so-called »microsimulation« procedure (Engels), in order to calculate the NTU quota on the basis of these figures.

The main problem of this procedure is that the data sources never provide for all numbers which are necessary for the complex calculation of the eligibility. Due to the principles of individualisation and subsidiarity, Social Assistance is designed in a way which basically rules out an exact calculation of the Social Assistance claim (on its merits and with respect to the amount) on the basis of the aggregated data. Furthermore, the respective Social Assistance Clerk's decisions about an individual case cannot be actually »simulated«. When calculating the NTU quota, researchers are therefore forced to partially fall back on estimations, assumptions and roundings which may have an essential influence on the result. This also explains why the numbers stated by different authors with regard to the NTU quota, vary considerably.

Empirical surveys which are specific to the research on non-take-up, and comprise a detailed analysis of the individual households, establish the only possibility to get this problem - at least partially - under control.

However, such studies are – with one exception – only available with respect to specific population groups (Caritas-clients, employed, old people). Insofar, it can be stated that there is a definite demand for research in Germany: On one hand, in order to obtain more reliable data material, but also to better understand the NTU phenomenon in terms of reasons and motivations for this behaviour pattern.

There are also isolated studies on non-take-up of other public benefits and service – although mostly »labelled« differently (e.g. »class-specific take-up«, »spreading effects of social benefits«, »effects of social benefits« or similar). These studies are largely based on specific empirical research. However, a connection between this kind of studies and the NTU research concerning Social Assistance has never been established – neither theoretically nor methodologically. In order to do so, it would be particularly suitable to make use of an approach which combines quantitative and qualitative methods and also starts from an individual- resp. household-level, where manifestations of non-take-up can be observed directly, but also in their respective contexts.

Yet, such a widely designed research approach which jointly analyses similar phenomena and behaviours of non-take-up in different welfare-state sectors and, thus, might reach a comprehensive methodology and theory, is still lacking to a large extent in Germany.

Numbers tend to be treated as »objective«, »neutral« and purely »technical«. That's why all kinds of political and social actors – politicians, journalists, representatives of the different social forces – like to use them to emphasize their arguments, to contradict their opponents, to prove the truth of their words. As social scientists we should take some precautions when interpreting numbers, knowing that the way numbers are produced, as well as the aims and interests behind their production, must be a central object of our analysis if we really want to understand what they show and what they hide. Talking about »official numbers« which are produced or demanded by public institutions, we should be aware of the fact that these numbers are a method by which the state describes and represents itself. The choice of which numbers *are* resp. *are not* produced is never accidental but always the result of a (more or less conscious) choice which presents itself as »natural« or »logic«. In other words: Before working with numbers we should have a close look at their production.

It is against the background of this broader perspective that in the following we want to analyse the ways of measurement and calculation of NTU used in German studies on NTU.

Considering the numbers produced in Germany in the context of measurement and calculation of NTU, one can notice the following aspects which we want to go more deeply into within this chapter.

a) Measurements of NTU can be found in German literature nearly exclusively with regard to Social Assistance. Therefore, in the following, we will concentrate on this form of benefit. In chapter 2.1. we would like to recall some construction principles of German Social Assistance which are relevant for (problems of) the measurement resp. calculation of NTU quotas with regard to this benefit. In chapter 2.6. we will present some examples of measurements of NTU quotas with regard to other benefits and services.

b) There are only very few ad-hoc-surveys on the NTU phenomenon with regard to Social Assistance (chapter 2.3.); the majority of the studies on NTU is based on existing surveys which were not designed to evaluate NTU (chapter 2.2.), i.e. on secondary analysis of different data sources. The calculation procedure used by these studies is the so-called »microsimulation« (term used by Engels); it will be presented – also with regard to its limits and problems – in chapter 2.2.2.

c) The search for the causes of NTU can be regarded as the original terrain of qualitative studies on NTU, yet, there exist only very few of them in Germany. But there are also other quantitative studies that have – by means of cost-benefit-analysis and descriptive statistics - engaged in the possible causes of NTU. These approaches will be presented in chapter 2.5.

2.1. Measuring NTU of German Social Assistance – and the limits of measurability

As already explicated, measurements and calculations of the NTU quota in Germany are mainly available with regard to Social Assistance. Yet, German Social Assistance is highly individualized, considering the preconditions as well as the amount of claim (*Individualisierungsprinzip*), i.e. the form and amount of benefit must always be oriented towards the individual case. Besides, the function of Social Assistance as a »last social (rescue) net« is realized in the so-called principle of subsidiarity (*Subsidiaritätsprinzip*) which means that the person in need has to exhaust all other available resources before being eligible for public support.

The construction principles of Social Assistance, its different partial benefits, the preconditions for eligibility etc. have already been dealt with comprehensively in chapter 2.1.2.; therefore, we will recall in note form only some aspects that especially interfere with the exact measurement or calculation of NTU:

- German Social Assistance is characterized by exceedingly complex legal proceedings and application rules.
- There is a considerable autonomy of decision of bureaucratic actors.
- The non-compulsory measures differ considerably from one federal state to the other and even from one municipality to the next.
- Social Assistance is always considered as a secondary resource which may only be applied if all other types of resources considered as being primary have been exhausted.
- The basic amount of Social Assistance (HLU) is not homogenous, as its fixation comes under the competence of the Federal States.
- The financial allowance HLU is accompanied by a number of possible increases: for certain groups of the population, i.e. pregnant women, aged persons, single parents, etc., for rent payment, for social security contributions and for so-called one-time benefits (*einmalige Leistungen*).
- One-time benefits are granted in cases of »exceptional needs« as they are fixed and defined in the Social Assistance Act. The administrative scope of discretion here is considerably wide, and one could even say that the persuasiveness of the claimant and his talent of negotiation often are decisive factors to obtain these one-time benefits. Furthermore, as some authors¹ have shown, the financial situation of a municipality often is decisive for the administration's generosity. This consequently means that, due to the principles of individualization and subsidiarity, an exact measurement of the NTU quota based on aggregated data with regard to Social Assistance is, *per definitionem*, impossible. Roughly speaking, the principle of individualization opposes to the aggregation of data which is needed for such measurement or calculation. It will always be unavoidable to estimate or approximate some of the factors within the general formula when calculating the NTU quota; besides, the scope of discretion and the individual decision of the single Social Assistance Clerk cannot be simulated adequately.

Although obviously everything seems to argue for empirical studies which are especially 'tailored' to the question of NTU and determine all data for each household individually, most German studies with quantitative statements on the phenomenon of non-take-up of

¹ E.g. Bujard/Lange 1978.

Social Assistance are based on publicly financed and organized samplings. These studies are set out on a high methodological level and deliver a variety of data which go beyond mere figures of income, but also include statements on the family structure, the employment status of the household members, socio-demographic characteristics and sometimes also on attitudes and values of the interviewees. Nearly all German analysis of NTU either used the so called Socio-economic Panel (SOEP – *Sozioökonomisches Panel*) or the German Income and Expenditure Survey (EVS – *Einkommens- und Verbraucherstichprobe*). The Low-Income Panel (NIEP – *Niedrigeinkommenspanel*) is a rather new data source, which until now has only be used by Engels for the calculation of NTU, but which will be of growing importance for the productions of numbers about NTU in the future because it focuses on the low income population in Germany. In the scope of the NIEP surveys, direct questions about the non-take-up of Social Assistance were posed for the first time. Yet, it needs to be verified in the following, in how far these three data sources effectively supply the relevant indicators for the determination of the complexly formed eligibility requirements for Social Assistance.

2.2. Measurements based on existing surveys not designed to evaluate NTU

In the following, we will present the data sources and measuring methods of those studies that are based on existing surveys not designed to evaluate NTU. These studies have largely restricted the analysis of the phenomenon of non-take-up to the income support part (HLU) of German Social Assistance.

The relevant studies and their results in terms of NTU quotas are listed as follows:

Tab. 1: Relevante NTU-Studien basierend auf Umfragen, die nicht zur Evaluation von NTU konzipiert sind

Author	Year of Publication	Year of Survey	Data Source	Methods	NTU quota
Hauser et al. ²	1981	1963	EVS	quantitative	61 %
		1969	EVS	quantitative	45 %
		1973	EVS	quantitative	48 %
Transfer-Enquête-Kommission ³	1981	1973	EVS	quantitative	33 %
Semrau bzw. Hauser/Semrau ⁴	1990	1969-83	EVS Official Social Assistance Stat.	quantitative	30%

² Hauser R. Cremer-Schäfer H. Nouvertné U. 1981. Armut, Niedrigeinkommen und Unterversorgung in der Bundesrepublik Deutschland. Bestandsaufnahme und sozialpolitische Perspektiven. Frankfurt a. M..

³ Transfer-Enquete-Kommission 1981. Das Transfersystem in der Bundesrepublik Deutschland: Bericht der Sachverständigenkommission zur Ermittlung des Einflusses staatlicher Transfereinkommen auf das verfügbare Einkommen der privaten Haushalte. Stuttgart.

⁴ Semrau P. 1990. Entwicklung der Einkommensarmut, in: Döring, D. / Hansch, W. / Huster, E.-U. (ed.). *Armut im Wohlstand*. Frankfurt. / Hauser R., Semrau P. 1990. Zur Entwicklung der Einkommensarmut von 1963 bis 1986. In: *Sozialer Fortschritt* 39 (1): 27-36.

Kortmann ⁵		1992	ASID ⁶	quantitative	50% (in seniors' households)
Neumann/Hertz ⁷	1998	1991	SOEP	quantitative	50 %
		1995	SOEP	quantitative	52,3 %
Bird et al. ⁸	1999	1996	SOEP	quantitative	65,3 % 40 % (with immigrants) ⁹
Riphahn ¹⁰	2000	1993	EVS	quantitative	62,7 %
Kayser/Frick ¹¹	2000	1996	SOEP	quantitative	63,1 %
Engels ¹²	2002	1999	NIEP	quantitative	33 %
		2000	NIEP	quantitative	34,6 %
Behrendt ¹³	2002	1995	Luxem-bourg Income Survey	quantitative	50 %

Considering the numbers produced by German authors working on NTU, one can notice an amazing divergence between the calculated NTU quotas in the different studies, and this not only when using different data sources but even when the numbers are based on the same data sources and produced for the same year or period. For example, for the year 1973, Hauser et al. have calculated a NTU quota of 50%, while the Transfer-Enquête-Kommission concluded that 33% of all eligible persons did not claim their right to Social Assistance. On the basis of the Socio-economic panel data, Neumann/Hertz calculated for 1995 a NTU quota of 52,3%. Only one year later, in 1996, according to Kayser/Frick this quota was at 63,1% - even using the same data source SOEP. To understand these divergences, to explain them, and to judge the numbers produced, it is necessary to carry out a critical study of the way how these numbers are calculated, which premises they are based on etc.

Generally speaking, the stated differences in the NTU quotas calculated by different authors can have their reasons on two different levels:

a) The differences may have their reasons in the way the numbers presented in the data sources themselves are produced. This concerns questions like: How is the sample constructed? What is the size of the sample? Which populations are not included in the

⁵ Kortmann K. 1992. Kleinrenten, Niedrig-Einkommen und Sozialhilfebedarf im Alter. In *fratest Sozialforschung*, München, in: Forschungsbericht BMA 220/1992.

⁶ Representative study on old-age provision in Germany, ordered by the Federal Employment Office (BDA), 1992.

⁷ Neumann U., Hertz M. 1998. Verdeckte Armut in Deutschland, Forschungsbericht im Auftrag der Friedrich-Ebert-Stiftung. Frankfurt a. M..

⁸ Bird E., Kayser H., Frick J.R., Wagner, G.G. 1999. The Immigrant Welfare Effect: Take-Up or Eligibility? *IZA Discussion Paper* No. 66, October 1999, Bonn.

⁹ Bird et al. have carried out a comparative study on the take-up behaviour of locals and immigrants.

¹⁰ Riphahn R. T. 2000. Rational Poverty or Poor Rationality? The take-up of Social Assistance Benefits. *IZA Discussion Paper* No. 124. Bonn.

¹¹ Kayser H., Frick, J. R. 2000. Take It or Leave It: (Non-)Take-Up Behavior of Social Assistance in Germany. *DIW Discussion Papers* No. 210. Berlin.

¹² Engels, D. 2002. Nicht-Inanspruchnahme zustehender Sozialhilfeleistungen. In *Armut als Herausforderung – Bestandsaufnahme und Perspektiven der Armutsforschung und Armutsberichterstattung*. Sell, S. (ed.). Berlin: 264-285. / Engels, D., Sellin, Ch. 2000. *Vorstudie zur Nicht-Inanspruchnahme zustehender Sozialleistungen*. Köln.

¹³ Behrendt Ch. 2000. Do means-tested transfers alleviate poverty? Evidence on Germany, Sweden and the United Kingdom from the Luxembourg Income Study. In *Journal of European Social Policy* 10 (1): 23-41. / Behrendt Ch. 2002. *At the Margins of the Welfare State: Social Assistance and the Alleviation of Poverty in Germany, Sweden and the United Kingdom*. Aldershot.

sample? What is the questioning method? Does it perhaps systematically produce certain distortions? etc. These questions are also necessary to judge the validity of NTU quotas calculated on the basis of these data sources.

b) The differences may also have their reasons in the question which numbers necessary for the calculation of NTU *are* resp. *are not* delivered (and for this, have to be estimated resp. are not considered in the calculation of the NTU quota). They may also result from the way the authors are using the data sources for the calculation of NTU.

In the following chapter 2.2.1. we will analyse the first »level« of differences. Differences on the second »level« will be dealt with in chapter 2.2.2.

2.2.1. Data Sources

As already noticed, most of the German studies on NTU base their figures on one of the following three data sources: German Income and Expenditure Survey (EVS), Socio-economic Panel (SOEP) or Low-Income Panel (NIEP). These three data sources will be presented in the following.

A. German Income and Expenditure Survey (Einkommens- und Verbraucherstichprobe – EVS)

The EVS is supplied by the Federal Statistical Office (*Statistisches Bundesamt*) and surveys 70,000 households. The first surveys have been conducted in 1963, 1969 and since 1973 every five years. The EVS is surveying the composition of the household income, the structure of and the amount spent for private consumptions, savings, wealth and the structure of households and its long-lived furnishings. The EVS has proved to be the most reliable data source with regard to income coverage, although the lack of representativeness with regard to the foreign resident population is somewhat problematic.

Tab. 2: The German Income and Expenditure Survey (EVS): Survey design

Existing since	1963 (in the new Federal States of East Germany and in East Berlin for the first time in 1993)
Ordering institution	German government
Realizing institution	Federal Office for Statistics / The Federal States’ Offices for Statistics
Main aims / subjects of questioning	The EVS is the data basis for the price statistics of private consumption and for the national accounting. It is also used for the national reporting on poverty, the national action plans for the fight against poverty and exclusion and the basis for fixing the standard rate benefit of the German Social Assistance. Besides that, it is an important basis for public and private decision-makers in the fields of social politics, tax politics, family politics etc. This is why the numbers of the EVS are also demanded and

	used by trade unions, consumer organizations, trade associations etc. Subjects of inquiry in more details: composition of the household income, structure of and the amount spent for private consumptions, savings, wealth and the structure of households, the households' long-lived furnishings
Unit of questioning	Households
Questioned persons	?
Frequency of questioning	Every five years (for the first time in 1962/63, last in 2003)
Target population	Households of blue- and white-collar workers, civil servants, freelancers, farmers and unemployed
Sample selection procedure	Quota sample , i.e. the households are chosen and questioned according to a so-called quota-plan. The target population is subdivided firstly according to the quantitative importance of the different federal states and secondly into different groups on the basis of certain quotation characteristics: type of household, social position of the person providing the main income and the household's net income. On the basis of these quotas, for each group the number of households that have to be questioned is established.
Sample	0.2 % of all private households in Germany (ca. 75,000 households, 15,000 of them in the East German Federal States and East Berlin) However, the necessary number of cases could not be reached for all »groups« (households of farmers and immigrants). The size of the sample is legally fixed.
Registration method	<ul style="list-style-type: none"> - At first an introductory interview in which, besides some basic socio-demographic and socio-economic data, the housing situation of the household as well as its equipment in terms of durables are registered; usually these interviews were face-to-face interviews; since 2003 this data is mainly registered with the help of questionnaires which are filled in by the respondents; - Second, the so-called housekeeping book in which the participating households register all their receipts and expenditures for a period of three months; - And finally the so-called detailed notebook in which a smaller sample registers its consumption of foodstuff, drinks and tobacco products in detail for a period of one month.
Measures for sample validity	<ul style="list-style-type: none"> - High number of respondents - Control of plausibility at the moment of data preparation - Consideration of all social groups - Projection of the found results on the current <i>Mikrozensus</i>
Problems	<ul style="list-style-type: none"> - Some parts of the population are not included in the sample: persons in homes and hostels, persons with a monthly income of EURO 18,000 or above - The households of farmers and immigrants are under-represented - The interviewees are recruited with the help of advertising measures (TV-spot, internet, posters etc.) -> one could suspect selection effects due to this kind of participation by initiative of one's own

B. The Socio-economic Panel (Sozioökonomisches Panel – SOEP)

The SOEP is conducted by the German Institute for Economic Research (DIW –

Deutsches Institut für Wirtschaftsforschung), financed by the Bund-Länder Commission (BLK – *Bund-Länder Kommission*) and the Federal Ministry of Education and Research (BMBF – *Bundesministerium für Bildung und Forschung*) and finally controlled by the German Research Association (DFG – *Deutsche Forschungsgemeinschaft*). The SOEP is a one-year repeated sample of German households, which begun in 1984 in former West Germany. In 1998 the SOEP surveyed 7,700 households within the German and foreign resident population. A differentiated analysis of partial groups (e.g. low-income recipients) is rather problematic because of the restricted size of the random sample. The SOEP is registering the structure of households, housing conditions, family and working life history, mobility, income tendencies, contentment, social participations, qualifications and extended vocational training as well as data related to social security.

Tab. 3: The Socio-economic Panel (SOEP): Survey design

Existing since	1984
Ordering institution	Bund-Länder-Commission (<i>BLK – Bund-Länder-Kommission</i>) and the German Federal Ministry of Education and Research (<i>BMBF – Bundesministerium für Bildung und Forschung</i>)
Realizing institution	German Institute for Economic Research (<i>DIW – Deutsches Institut für Wirtschaftsforschung</i>)
Main aims and subjects of questioning	The central aim of the SOEP is to collect representative micro-data on persons, households and families in order to measure stability and change in living conditions by principally following a micro-economic approach enriched with sociology and political science variables. A rather stable set of core questions is asked every year covering the most essential areas of interest of the study: population and demography; education, training, and qualification; labour market and occupational dynamics; earnings, income and social security; housing; health; household production; basic orientation (preferences, values, etc.) and satisfaction with life in general and certain aspects of life. Additionally, as a yearly topical module, the basic information in one of these areas is enlarged by detailed questions.
Unit of questioning	Household
Questioned person	All members of a household \geq 16 years
Frequency of questioning	Yearly
Target Population	The target population represented by the SOEP was defined at the beginning as the residential population of the FRG in 1984 including West Berlin, and was expanded to the territory of the German Democratic Republic in June 1990, six months after the Berlin wall fell.
Samples and sub-samples	<p>Sample A »Residents in the FRG« covers persons in private households with a household head who does not belong to the main foreigner groups of so called »guest-workers«. As only a few foreigners are in Sample A, it is often called the »West German Sample« of SOEP. In 1984 it covered 4,528 households.</p> <p>Sample B »Foreigners in the FRG« covers persons in private households with a Turkish, Greek, Yugoslavian, Spanish, or Italian household head. Compared to Sample A, the population of Sample B is over-sampled and started with 1,393 households. The sampling probability was about 0.0008.</p> <p>Sample C »German Residents in the GDR« covers persons in private</p>

	<p>households whose household head used to be a GDR citizen. This meant that approximately 1.7% of the residential population in the GDR in June 1990 were excluded from the sample as foreigners (who were mostly institutionalised). All in all, 2,179 households constitute the starting size of this sample with a sampling probability of about 0.0004.</p> <p>Sample D »Immigrants« started in 1994/95 in two different samples. In 1994, the first sample D1 had 236 households and in 1995, the second sample D2 had 295 households, making in 1995 a total of 522 households (D1 and D2). This sample consisted of households in which at least one household member had moved from abroad to West Germany after 1984. The sampling probability is about 0.0002.</p> <p>Sample E »Refreshment« In 1998, a new sample was selected from the population of private households in Germany. The new sample, also denoted as sub-sample E, was selected independently from the ongoing panel (sub-samples A through D). The selection scheme used for sample E essentially resembles the scheme also used in selecting sub-sample A. The number of observed and valid private households in sub-sample E in 1998 was 1,067, covering a total of 1,932 successfully interviewed persons aged 16 and older. The number of children within these households in 1998 was 468. The sampling probability is about 0.00003.</p> <p>Sample F »Innovation« Sub-sample F was selected independently from all other sub-samples from the population of private households in 2000. The selection scheme was essentially the same as for selecting sub-sample A and E, however, with one exception: Within each PSU, 24 households were selected according to the same scheme as in sub-samples A and E. However, 'German' households (all adults aged ≥ 16 having German nationality) were selected mainly using the first 12 addresses within each PSU (although a few were selected from the second 12 addresses as well). The 'non-German' households (at least one adult has not the German nationality) were selected using all the 24 addresses. The number of observed and valid private households in sub-sample F in 2000 was 6,052. These 6,052 households covered 2, 993 children (age < 16) and 11,532 adults. Valid interviews are available for 10,890 of the adults. The sampling probabilities are approximately 0.00028 for 'German' households and 0.0005 for 'non-German' households.</p> <p>Sample G »Over-sampling of High Income« Sub-sample G was selected independently from all other sub-samples from the population of private households in 2002. The selection scheme required that the responding household had a monthly income of at least DM 7,500 (EURO 3,835). The number of observed and valid private households in sub-sample G in 2002 was 1,224. These 1,224 households covered 693 children (age < 16) and 2,845 adults. Valid interviews are available for 2,671 of the adults.</p>
<p>Waves and supplement questionnaires (s.q.):</p>	<p>Wave 1 (1984): A/B, supplement questionnaire (s.q.): employment biography since the age of 15</p> <p>Wave 2 (1985): A/B, s.q.: family biography</p> <p>Wave 3 (1986): A/B, s. q.: social origin, first employment, neighbourhood</p> <p>Wave 4 (1987): A/B, s.q.: social security, early retirement, wealth</p> <p>Wave 5 (1988): A/B, s.q.: wealth</p> <p>Wave 6 (1989): A/B, s.q.: further training</p> <p>Wave 7 (1990): A/B/C, s.q.: mental attitude towards labour market</p> <p>Wave 8 (1991): A/B/C, s.q.: family and social service and social relations</p> <p>Wave 9 (1992): A/B/C, s.q.: social security, poverty</p> <p>Wave 10 (1993): A/B/C, s.q.: further training</p> <p>Wave 11 (1994): A/B/C/D1, s.q.: neighbourhood attitudes, expectations of life, history of immigration and biography</p> <p>Wave 12 (1995): A/B/C/D1/D2, s.q.: mental attitude related to labour market, history of immigration and biography</p> <p>Wave 13 (1996): A/B/C/D, s.q.: social relations</p> <p>Wave 14 (1997): A/B/C/D, s.q.: social security, poverty</p> <p>Wave 15 (1998): A/B/C/D/E, s.q.: ecology</p> <p>Wave 16 (1999): A/B/C/D/E, s.q.: neighbourhood</p>

	<p>attitudes, expectations of life</p> <p>Wave 17 (2000): A/B/C/D/E/F, s.q.: further training, labour market</p> <p>Wave 18 (2001): A/B/C/D/E/F, s.q.: social net, working conditions</p> <p>Wave 19 (2002): A/B/C/D/E/F/G, s.q.: wealth, social security</p> <p>Wave 20 (2003): A/B/C/D/E/F/G, s.q.: ecology</p>
Sample selection procedure	The samples of SOEP are multi-stage random samples which are regionally clustered. The respondents (households) are selected by random-walk. Until now there are seven samples made.
Interview Methodology	The interview methodology of the SOEP is based on a set of pre-tested questionnaires for households and individuals. Principally, an interviewer tries to obtain face-to-face interviews with all members of a given survey household aged 16 years and over. Additionally one person (head of household) is asked to answer a household related questionnaire covering information on housing, housing costs, and different sources of income (e.g. social transfers like Social Assistance or housing allowances). This also covers some questions on children in the household up to 16 years of age, mainly concerning their attendance at institutions (kindergarten, elementary school, etc.).
Problems	<p>As in most of the other surveys, the SEOP is only insufficiently covering the far ends of the tails of the income distribution. At the lower end of distribution, the homeless are not sampled at all, whereas at the top end, the number of cases is generally too small, which resulted in an over-sampling of the high income group in the 2001 wave.</p> <p>As most of the Panel surveys, the SOEP also have the problem that the readiness of participation depends on social stratification. The population of lower classes is systematically underrepresented.</p>

C. The Low-Income Panel (*Niedrigeinkommenspanel – NIEP*)

The NIEP's main focus is laid on the analysis of the lower fifth part of the German population's income. It is financed by the Federal Health Ministry (BMA – *Bundesministerium für Gesundheit*) and includes approx. 2,000 households of the lower income range. Within this panel, the same households are repeatedly surveyed every six months. The first surveys have been conducted within the period of November 1998 until May 1999. Although the panel permits an analysis of poverty based on a concept of multidimensional life situations, it also turns out to be problematical because of the restricted size of its random sample.

Tab. 4: The Low-Income Panel (NIEP): Survey design

Existing since	1999
Ordering institution	German government (German Federal Health Ministry)
Realizing institution	Infratest Sozialforschung (private polling institute)
Main aims / subjects of questioning	The survey aims at retrieving information on the dynamic process of emergence and conquest of poverty as a basis for well-aimed preventive

	<p>and reactive measures for avoidance of and struggle against poverty; it was, among others, the data basis for the German Wealth and Poverty Report of 2002.</p> <p>Subjects of inquiry in more details: income, drawing of social benefits, age and gender of all members of the household, education and vocational training, current employment status, participation in further training or retraining, in case of unemployment: the reasons, equipment (car, holidays), wealth and provisions for old-age, debts and credits, cash in hand, health status, housing, marital status, nationality and origin of the head of the household, social origin, family support, subjective judgement of one's living situation.</p> <p>Specific feature: The NIEP also registers attitudes towards social benefits.</p>
Unit of questioning	Households
Questioned person	Head of the household or his/her wife/husband
Frequency of questioning	Six times between 1999 and 2002 (temporally restricted)
Intervals of questioning	Questioning in rather short intervals (6 waves at regular intervals of about 6 months) which enables to show processes of temporary forms of dependences on Social Assistance
Target population	German-speaking private households with a head of the household aged 18 years or above and in possession of a telephone connection.
Sample selection procedure	ITMS-population sample with »RandomDigitDialing«: a household sample that is essentially drawn in a one-level way which is why there are nearly no effects of levelling; the random sample of the community is not clustered; households that could not be reached are put aside by the computer and taken out again in bigger intervals and at another time of the day
Sample and sub-samples	<p>Gross sample 1: 36,631 (drawn telephone numbers)</p> <p>Gross sample 2: 25,232 (households eligible for questioning)</p> <p>Net sample 0: 12,859 (interviews; gross sample 2 minus losses because of illness, refusal of participation, lack of command of the German language, impossibility of reaching the household)</p> <p>Net sample 1: 2,182 (complete interviews with households that are part of the NIEP-population)</p> <p>Final net sample 2: 1,922 (net sample 1 minus losses because of ex-post date test)</p>
NIEP sub-sample: number of cases and degree of exhaustion in the different survey waves	<p>Wave 1: 1,922 51.6%¹⁴</p> <p>Wave 2: 1,693 88.1%</p> <p>Wave 3: 1,531 90.4%</p> <p>Wave 4: 1,421 92.8%</p> <p>Wave 5: 1,303 91.7%</p> <p>Wave 6: 1,212 93.0%</p>
Methodology	<ul style="list-style-type: none"> - Computer based telephone interviews (approx. 30 min.) (CATI-Interviews) - Panel study
Measures for sample validity	<ul style="list-style-type: none"> - Intensive training and coaching of the interviewers - Motivation measure for participation - Intensive telephone number and address research in order to find as many interviewees as possible for every new wave - Extensive four-level data control during every wave of questioning

¹⁴ This exhaustion quota is related to the step from gross 2 to net 0.

	(during the interviews, ex post after the interviews and during the interviews of the next wave) – Adjustment of the net sample with other available external statistics (Mikrozensus, Social Assistance statistics, SOEP, EVS)
Problems	<ul style="list-style-type: none"> – The declared aim of the NIEP to describe the dynamics of up- and down-processes in the lowest income fifth part is only partly reached, because this kind of panel surveys can only register upward trends (those who don't belong to the lowest income fifth part in the first questioning wave are not interviewed again). – The problem of selection effects is only reflected in terms of socio-demographic criterions (are the losses especially high in certain groups?) but not in terms of up- and down-trends in the social space (perhaps social climbers tend to participate while social »losers« tend to refuse participation). – Compared to official Social Assistance statistics, 86.4% of all households receiving Social Assistance are registered.

D. Conclusions

Our analysis of the data sources used for measuring NTU has revealed several common problems which can cause problems for the calculation of NTU quotas. The most important are:

- There is the difficulty of reaching persons affected by NTU (especially through household surveys), as Engels points out: »If NTU is connected to certain difficulties for persons in order to find an access to social benefits, it might also be difficult to reach the target group in the context of a household survey.« (Engels 2002: 266)
- There is a problem connected with all panel surveys: In panel surveys the same persons or households are consulted regularly, which leads to a sensitisation for certain questions that might cause changes in their way of answering the questions or even in their behaviour. In the context of NTU this could have the effect that in case of NTU based on an insufficient knowledge of Social Assistance this knowledge could grow from one wave to another and cause a higher take-up-quota. This can lead to systematic distortions of the sample (cf. Engels 2002: 275).
- Several groups which might be affected by NTU in a disproportionate way are not included in any of the presented data sources, e.g. homeless people or inhabitants of homes.
- Panel studies also have the problem that the readiness of participation depends on social stratification. The population of lower classes are systematically under-represented. This could affect especially the »poorest«, i.e. those who are eligible but do not claim Social Assistance.
- There are additional problems in case of telephone interviews: First, non-German-speaking households are excluded, and these households could be affected by NTU in a disproportionate way because of language barriers. Second, the possession of a telephone is positively correlated to income. Here again it is possible that the NTU

population is under-represented. These problems lead to additional distortions at the margins.

- Representativeness is only reached (with the restrictions already mentioned) in a static way. It is possible that the fact whether one is a social climber or lives a downtrend at the moment of the interview, will affect the decision about one's participation in the interview, and the question of NTU could also be affected by this kind of dynamic processes in the social space.
- The questioned persons are apt to conceal both income and wealth in fear of being placed at a disadvantage.
- The point of time of the survey and the point of time when a potential application is made, always diverge and the situation of the questioned persons may have changed during this period etc.
- Furthermore, the SOEP's and the NIEP's problem is that the number of interviewees is comparatively low which leads to certain restrictions with regard to deep-structure differentiations.

These problems lead to inaccuracies and distortions which can have a considerable effect on the calculation of NTU quotas and which may explain one part of the stated differences between the NTU quotas calculated by different authors on the basis of these data sources.

2.2.2. Calculation mode: The procedure of Microsimulation

The calculation mode of non-take-up related to the Social Assistance (HLU) is basically identical within all of the afore-mentioned studies. They all aim at the empirical determination of a potential claim for HLU. This claim theoretically results from the difference between:

- a) the household-specific need (*Bedarf der Haushaltsgemeinschaft*) and
- b) the accountable income (*anrechenbares Einkommen*)

If the accountable income of the household is lower than the household's need, which is defined as the amount of Social Assistance it would be entitled to (following the Federal Social Assistance Law, *Bundessozialhilfegesetz*; BSHG), this indicates a case of non-take-up of Social Assistance.

Yet, as already shown, this calculation is considerably complex in the case of German Social Assistance. The household-specific need as well as the accountable income are composed by a variety of factors which need to be taken into account resp. need to be directly taken into account during the application process in the Social Assistance Office. So, it initially needs to be clarified for every single household of the sample whether it is eligible according to the regulations of the Social Assistance Office or not; in other words:

It is necessary to carry out a simulation on what would have been calculated for each household of our sample. Engels calls this procedure a »microsimulation« (cf. Engels 2002). Theoretically, the following two bundles of components and calculation-modes are necessary to determine the eligibility:

Tab. 5: The household-specific need

Components	Description	Mode of Calculation
The state-related standard rate benefits (<i>länderspezifische Regelsätze</i>)	Each of the German federal states has its own income threshold which represents the minimum income for a single person. The variations between the federal states are small: In 2003, the standard rate for a single adult in the Western states of Hesse and Baden-Württemberg was EURO 297, for the Eastern states Mecklenburg-Western Pomerania, Saxony, and Thuringia the rate was fixed at EURO 279. But these state-related differences grow when there are households consisting of several members, because age-adjusted rates are paid for each additional household member.	The calculation of eligibility for current income support is generally based on the reference unit of the household (Bedarfsgemeinschaft). Therefore, the standard rate benefits of each member of the household have to be determined separately (age adjusted) and are then summed up.
Individual supplementary benefits (<i>Mehrbedarfszuschläge</i>)	Certain groups of recipients who are in current special circumstances, such as old age, disabled persons, pregnant women etc., are receiving an additional 20 % of the standard rate. Single parents or handicapped persons may be entitled to an additional 40 or 60 % of the standard rate.	All supplementary benefits of each member must be added as well.
Housing support (<i>Wohnungs- und Heizungskosten</i>)	Current costs of housing will be covered up to a state-related threshold.	The household-related costs of accommodation and heating costs are then added.
One-time benefits for special needs (<i>einmalige Leistungen</i>)	One-time benefits are available to help pay for special needs, such as replacing a broken furnace, need of clothing, or if the household has to move. Within the Social Assistance scheme, the one-time benefits are the most individualised subsidies, and therefore the person who deals with Social Assistance is necessarily vested with a latitude considering its usage and its determination.	The current demand also includes one-time benefits. Whether someone is entitled to current benefits (which have to be applied for separately) on top of current demands has to be investigated in a further step. Average figures (10 % of the standard rate benefits) of granted one-time benefits are often used as a guide number.

Tab. 6: The accountable income

Components	Description	Mode of Calculation
Net Income <i>(Nettoeinkommen)</i> and Non-accountable income <i>(nicht-anrechenbare Einkünfte)</i>	The household net income (i.e. all forms of income, including child benefit and housing benefit) is provided directly in the data.	All non-accountable forms of income, e.g. parental allowances, nursing allowance for family care, deductible amounts in case of employment and – effective since January 2000 – allowable deductions for the first and second child, are to be deducted from the overall household income.
Wealth <i>(Vermögen)</i>	Eligibility requires that a household may possess no more than a specific sum per person (head of household, partner and each child). Wealth in the low-income range is normally limited to cash assets, saving assets, possession of vehicles and real estate assets.	The calculation of the wealth maximum is to be determined roughly according to the regulations of § 88 BSHG (Federal Social Assistance Law) in consideration of the household structure. By taking the non-accountable components into consideration, the sum of the overall wealth assets of the household is to be opposed to the specific wealth maximum. Households are not eligible for Social Assistance if their actual wealth exceeds the permissible level.
Prior claims <i>(vorrangige Ansprüche)</i>	The claiming of the Social Assistance can be rejected or reduced if there are prior claims like housing subsidy or maintenance claims, which have not been claimed by the household so far.	If this opposition leads to eligibility, it needs to be investigated in a further step whether possible prior claims have been completely exhausted. With regard to housing benefits, the amount of possible claims can be roughly investigated by a calculation according to the regulations of the Housing Benefits Law (<i>Wohngeldgesetz</i>). If senior claims can be simulated – approximately, if at all –, the calculated actual income level has to be modified.

What we can – theoretically – determine with the method of microsimulation is the number of all people who are eligible for Social Assistance. The number of those who are actually receiving this benefit can be taken directly from the official statistics. The relation between these two populations is expressed in the rate of take-up. So we can specify the formula of the rate of non-take-up as follows:

$$\text{NTU-Rate} = 100 \times \left(1 - \frac{\text{Number of eligible persons}}{\text{Number of Take-up}} \right)$$

2.2.3. The calculation of NTU on the basis of EVS, SOEP and NIEP – problems of microsimulation and how they are dealt with

How differentiated and exact the method of microsimulation is applied resp. can be applied, depends on the data source as well as on the respective author. As we have seen, in order to produce reliable numbers the procedure of microsimulation requires a whole string of elements. In the following we first want to analyse whether the data sources presented in chapter 2.2.1. are delivering the numbers needed for the calculation of NTU quotas with the help of microsimulation. We are going to identify the possible loopholes, lacks of information and inaccuracies of the different data sources concerning the elements necessary for microsimulation. This concerns questions like: Have all kinds of income been taken into consideration? Has wealth been registered and how (what elements of wealth)? Have claims towards other persons been registered? Does the data source contain the socio-demographic characteristics of the household members necessary to calculate the Social Assistance standard rate as well as possible supplements?

Tab. 7: Information necessary for microsimulation, delivered (or not) by the different data sources

German Income and Expenditure Survey (EVS)	Socio-economic Panel (SOEP)	Low-Income Panel (NIEP)
Used as data source by		
Hauser et al. 1981 Transfer-Enquête-Kommission 1981 Hauser/Semrau 1990 Riphan 2000	Neumann/Hertz 1998 Kayser/Frick 2000	Engels 2002
Components necessary for microsimulation:		
Socio-demographic and biographic characteristic features		
Socio-demographic features are only rudimentarily included, it therefore offers only insufficient practicability of analysis of the eligibility for claims as well as of causes. The following features are registered: age, gender, nationality, education, social status, martial status.	Detailed indicators of socio-demographic features: age, gender, living standard, martial status, nationality, origins of the household members, education, employment status, changes in the labour sphere.	Detailed indicators of socio-demographic features: age, gender, housing form, martial status, social origin, nationality and origin (but <i>only of the head of the household</i>), education and vocational training, current employment status, further training and retraining, in case of unemployment: reasons.
Income		

<p>Income is exactly documented for a longer period of time. Registered income components: receipts from employment or freelance activity, pensions.</p>	<ul style="list-style-type: none"> - Household net income - Personal net income 	<p>Income is first surveyed along different income-classes, then, on the basis of personal interviews, the amount and form of income of all household members ≥ 15 years is registered (more than 25 categories).</p>
<p>Other receipts</p>		
<ul style="list-style-type: none"> - Income resulting from property and sublease (but also the costs) - Source of income (sale of goods) - Rental value of owners - Payments for living, family support and other forms of payments from other private households 	<ul style="list-style-type: none"> - Alimony or child support from former partner 	<ul style="list-style-type: none"> - Payments for living, family support and other forms of payments from other private households
<p>Wealth</p>		
<ul style="list-style-type: none"> - Property like landed property, buildings and flats - Consumer goods like televisions, refrigerators, bikes etc. - Cash in hand and liquid assets - Insurance assets are also taken into consideration - Debts and credits 	<ul style="list-style-type: none"> - Consumer goods (computer, car, stereo, television, etc.) - Savings - Investment income, but not the property itself 	<ul style="list-style-type: none"> - Consumer goods (computer, car, stereo, television, etc.) - Savings or investment securities - Cash in hands and liquid assets - Debts and credits
<p>Public transfers</p>		
<p>Receipts from the following public transfers are registered:</p> <ul style="list-style-type: none"> - housing assistance - child allowance - parental allowance - maternity allowance - BaföG (state support for higher education) - public allowance in case of part-time employment of older people (<i>Altersteilzeitgeld</i>) - unemployment benefit and unemployment assistance - Social Assistance - public allowance in case of short-time work (<i>Kurzarbeitergeld</i>) - other public payments 	<p>Receipts from the following public transfers are registered:</p> <ul style="list-style-type: none"> - child allowance - housing assistance - support for care of sick family members - Social assistance - Social Security, disability pay, company pension - social security payments for widows, widow's pension, orphan support - support from the »Arbeitsamt« (<i>employment centre</i>) (unemployment benefit and unemployment assistance, support for further training and education, transition pay) - payment as part of maternity leave or child rearing leave - BaföG (state support for higher education), grants, vocational training support - pay for compulsory military service. Community service in place of military service 	<p>Receipts from public transfers are registered; all recipients (household head) of housing support. Social Assistance or unemployment assistance are taken over – independently of the income changes – to the next wave of the panel.</p>
<p>Housing costs</p>		

<ul style="list-style-type: none"> - Rents and leases - Energy costs - Maintenance costs 	<ul style="list-style-type: none"> - Expenses for house or flat, heating costs, subsidized flat, financial obligations - Governmental homeowners' assistance 	<ul style="list-style-type: none"> - In order to filter the NIEP households, first the average rent related to the number of household members and the different federal states is established - Precise information on housing situation, housing costs and the quality of housing
Claims to prior social benefits and claims towards other people		
<p>Only actual ongoing payments of support are registered, not potential supports which were not taken up.</p>	<p>Only actual ongoing payments of support are registered, not potential supports which were not taken up.</p>	<p>Only actual ongoing payments of support are registered, not potential supports which were not taken up.</p>
Further NTU relevant information		
		<ul style="list-style-type: none"> - Reasons for dependency on Social Assistance - Former phases of drawing of Social Assistance - Attitude of receivers towards Social Assistance and Housing Benefit - Attitude of non-receivers towards Social Assistance and Housing Benefit

It should have become apparent by now that the secondary data sources SOEP, EVS and NIEP show different strengths and weaknesses with regard to the calculation of NTU, and that none of them does provide for all theoretically relevant indicators. While EVS, for example, shows weaknesses in terms of socio-demographic data, SOEP provides only very limited information on income and wealth data which is necessary for the calculation of eligibility.

On the basis of some important, more recent studies, we would like to show in the following how the data sources are used by different authors and how data gaps are handled.

Riphahn EVS 1993

In order to determine eligibility, Riphahn in a first step calculated the actual household net income on the data basis of EVS 1993. But, she also took property and financial wealth into consideration. In order to determine the household's total economic need, Riphahn first calculated the standard rate benefits, supplementary benefits (20 percent for those above age 65, 40 percent for single parents with either one child of up to six years or two or three children under the age of 16, 60 percent for single parents with four or more children, and supplements of an »appropriate amount« for employed individuals). Finally, an overall adjustment for one-time supplement at 10 percent of the standard rate as well as rent and heating expenditures are added to obtain the household's total economic need. Prior claims were not taken into consideration.

Neumann/Hertz SOEP 1995

Neumann/Hertz conducted the first study of NTU considering East German and foreign households. In order to determine the household's total economic need, Neumann/Hertz first calculated the standard rate benefits, housing costs and supplementary benefits (those above age 65, single parents and supplements for unemployed individuals). Finally, an overall adjustment for one-time benefits at 10 percent of the standard rate was added to the household's total economic need. Yet, there are three important methodological flaws in the study: Firstly, Neumann/Hertz made no correction for wealth ownership, secondly, the fact that parental allowance has not to be taken into account for the calculation of the income, has been neglected, and thirdly, prior claims were not taken into consideration.

Kayser/Frick SOEP 1996

Proceeding from the SOEP, Kayser/Frick constructed a data set using the household as the unit of observation. This sample, an East/West cross-section from the 1996 panel wave, only represents all non-institutionalised households in Germany. For each household they registered information on age, gender, marital status, education of the household head, the household's composition, the residential location of the household, its income, including the earnings (not all forms of wealth), non-labour income, and the transfer income of all household members. The eligibility for HLU is calculated from Kayser/Frick according to the rules of the Social Assistance System. These components were used in order to determine eligibility: household's total economic need, number of household members, supplementary benefits (old age people, unemployable individuals, expectant mothers, and supplements for employed individuals), state-specific need threshold (*Eckregelsatz*), housing costs. They also adjusted the household income for certain deductible expenditures (*Absetzbeträge*) in case of employment as well as for some transfer payments. They did not take into consideration prior claims (*vorrangige Ansprüche*), one-time benefits (*einmalige Leistungen*) as well as wealth (*Vermögen*).

Engels 2002

Starting from an analysis and critique of the studies presented above, Engels proposes a refined, multi-level test of claim on the basis of NIEP. The interesting aspect of Engels' approach is in particular that he is able to show by means of his calculations how much influence the consideration resp. non-consideration of certain indicators may have on the calculated NTU quota.

To begin with, he calculates the NTU quota by means of a simplified method on the basis of the NIEP. He thereby arrives at the conclusion that the NTU quota of legitimate claims to HLU benefits within the NIEP population is around 45%. By analysing the data more closely, he observes that 29% of this group do not have to come up for rental costs (either due to proprietary or to free rent) and that their potential claim to Social Assistance has therefore been calculated too high. Furthermore, he shows that 19% of the NTU population did – then – dispose of cash assets of more than DM 5,000 which normally should have led to a refusal of the claim to Social Assistance during the Social Assistance Office's review. Taking these factors (deficiency of rent payment and cash assets) into account, Engels now calculates a NTU quota of 33% which lies 12 percentage points below the originally calculated quota.

One could probably dare to say that Engels' »exercise« was to a lesser extent intended to provide for an exact NTU quota, but rather to show that there is still a considerable need for research which, according to his opinion, should concentrate on the review of the opportunities and limitations of a differentiated calculation (cf. Engels 2002). For this purpose, all three data sources should be consulted. In doing so, Engels points out that the NIEP enables a particularly multi-faceted analysis due to its specific focusing on the lower income range and its detailed survey method. This especially applies to analyses regarding attitudes and motives.

Summary

As we were able to see, the claim to Social Assistance is connected to certain criteria which in a lot of cases cannot be detected from the disposable data sources. The most important problems are:

- The multi-layered components of *wealth* assets lead to considerable difficulties with regard to their survey and valuation. There is often not enough data concerning existing wealth: Because there is a lack of reliable data, most studies have to be conducted without the consideration of wealth (SOEP comprises only questions concerning the income, not the wealth itself)(cf. *ibid*: 274).
- *Supplementary benefits* are difficult to simulate because it is nearly impossible to extract the necessary information from the data – with the exception of the single parent supplement. In particular, the problem of additional requirements of employed individuals often remains unconsidered.
- The unclear level of *one-time benefits* (which can not be calculated by definition!): One-time benefits are the most individualised element of German Social Assistance – they can not be calculated by definition, there are even no definite clues for an estimation (cf. *ibid* 273). One-time benefits are often accounted for in the calculation with 10%. Nevertheless, Roth points out that they actually needed to be fixed at 25-30% (cf. Roth 1997: 60).
- *Housing benefits*, that have to be taken into consideration for the calculation of the income, differ from municipality to municipality. That means, if they are not registered, estimates have to be made.
- In general, for the calculation of the Social Assistance not the real *housing costs* are taken into consideration but a standard rate which differs from municipality to municipality.
- No information on the matter of *priority of other claims*: An appropriate check is just possible in connection with the knowledge of all components of the situation, but normally neither the existence of such claims nor their economic conditions can be gathered from the data sources.

This means that analyses based on the data sources SOEP, EVS and NIEP are generally limited and don't allow differentiated microsimulation. For this purpose, it is necessary to conduct ad-hoc-studies which specifically collect all necessary information.

2.3. Measurements based on ad-hoc-surveys

Despite the depicted considerable problems with the calculation of the NTU quota on the basis of SOEP-, EVS- or NIEP-data, empirical studies on NTU of Social Assistance based on ad-hoc-surveys are still rather an exception in Germany. One reason therefore may be that this kind of survey is quite extensive, as a multitude of factors need to be inquired. Another reason may be that the survey sample needs to be relatively large in order to adequately represent the group of eligible persons. The fact that most ad-hoc-surveys on NTU of Social Assistance – there is only one exception (2.3.2) - concentrate on specific groups and very consciously waive representativeness on a national level, may relate to this.

Tab. 8: NTU-Studies based on ad-hoc-surveys

Author	Year of Publication	Year of Survey	Sample	Methods	NTU quota
Bujard/Lange ¹⁵	1978	1978	1,000 persons (low-income people, ≥ 65 years)	standardized and qualitative interviews	50 %
Hartmann ¹⁶	1981	1979	25,000 households	standardized and qualitative interviews	48 %
Hauser/Hübinger ¹⁷	1993		About 4,000 Caritas clients	standardized questionnaires	40,6 %
Hübinger/Neumann ¹⁸	1997	1991	About 3,000 Caritas and Diakonie clients in East Germany	standardized questionnaires	63 %
Roth ¹⁹	1997	?	211 households of employed persons	standardized questionnaires	90 %

2.3.1. Representative ad-hoc-surveys on a national level

The study by Hartmann (1981) is the only German representative ad-hoc-study on NTU of Social Assistance set on a national level. The survey's goal was to realize the quantitative extent of NTU of Social Assistance and to describe the causes and forms of appearance of the so-called »shadow-rate of poverty«. In 1979/1980 Hartmann conducted a representative study on the basis of interviews with approx. 25,000 households. In order to determine the eligibility, Hartmann worked with a so-called »simplified Social Assistance threshold«²⁰, a value which had been deliberately raised,

¹⁵ Bujard O., Lange, U. 1978. Theorie und Praxis der Sozialhilfe. Zur Situation der einkommensschwachen alten Menschen. Stuttgart.

¹⁶ Hartmann H. 1981. Sozialhilfebedürftigkeit und »Dunkelziffer der Armut«. Bericht über das Forschungsprojekt zur Lage potentiell Sozialhilfeberechtigter. Band 98 der Schriftenreihe des Bundesministers für Jugend, Familie und Gesundheit. Stuttgart.

¹⁷ Hauser R., Hübinger W. 1993. Arme unter uns. Teil 1: Ergebnisse und Konsequenzen der Caritas-Armutsuntersuchung. Deutscher Caritasverband e.V. (ed.). Freiburg.

¹⁸ Hübinger W., Neumann U. 1997. Menschen im Schatten. Erfahrungen von Caritas und Diakonie in den neuen Bundesländern. Freiburg.

¹⁹ Roth R. 1997. Über den Lohn am Ende des Monats – Armut trotz Arbeit. Frankfurt.

²⁰ This „simplified Social Assistance threshold“ is composed of: 1. the standard rate benefit for the head of the household and, if applicable, for other members of the household, 2. an individual supplement benefit in the

compared to the legal and practical threshold value, in order to reliably cover every person potentially eligible for Social Assistance resp. not to miss out anyone. Consequently, in this step it was impossible to determine the NTU quota. Only by means of a combination of several methodological corrections within a succeeding survey it was possible to determine the actual NTU quota. This was based on a 120-page questionnaire which particularly focused on the question of reasons for non-take-up. Furthermore, socio-demographic features and data on the accommodation- as well as the employment-situation were established. The questions also covered values and attitudes with regard to public transfer services, in particular Social Assistance. Subsequent to this survey, a broadening case study with 76 persons was conducted, though it cannot be regarded as representative. Some important results are listed as follows:

- low-income households concentrate just under and slightly above the Social Assistance threshold
- typical characteristics of the NTU population: predominantly families with children and older persons, often living in small communities, substandard academic and vocational qualification of the head of the household, the share of employed individuals is considerably higher here than with the group claiming Social Assistance.

To some extent, Hartmann has been criticised for over-estimating the NTU quota due to a certain haziness with regard to the coverage of cash assets and income (cf. Galperin 1982). Engels/Sellin point out that, due to the structural changes, the survey's results cannot be transferred offhand to today's situation (cf. Engels/Sellin 2000: 13). We will take a closer look at the qualitative dimensions of the Hartmann-study in chapter 2.5.3.

2.3.2. Ad-hoc-surveys focused on certain populations

As already explicated, the few ad-hoc-surveys carried out in Germany with regard to NTU of Social Assistance have mainly concentrated on specific groups of the population. Bujard/Lange have, for instance, engaged in the income situation of older persons (over 65 years of age), while Roth was mainly interested in the group of the »working poor«, i.e. employed individuals whose income lies below the Social Assistance threshold and who are therefore entitled to supplementary Social Assistance which, however, they do not claim.

The studies by Hauser/Hübinger and Hübinger/Neumann were conducted on behalf of the large charity organisations and exclusively refer to the clientele of the organisations' so-called »open help« (in particular the counselling services). The studies' purpose was to collect more information about the personal circumstances of the organisations' clientele and to respond more profoundly to the question how and to what extent these people are affected by poverty. Thus, the question about »hidden poverty« has been only one of the research issues of these studies. People claiming the assistance of the welfare organisations' »open help« need to be regarded as a problem-population already *per definitionem*. Consequently, the studies can not be considered to be representative for the population of the Federal Republic of Germany.

amount of 30% of the standard rate benefit, 3. costs for rent in the actual amount, and 4. a supplement in the amount of 20% of the sum of 1. and 2., 10% thereof for one-time benefits and 10% for miscellaneous.

In the following, we want to take a closer look at the methodological procedures of the various ad-hoc-surveys.

Bujard/Lange 1978

The methodological procedure of Bujard/Lange results from a combination of quantitative (1,000 standardized interviews) and qualitative elements (qualitative interviews, file analysis, expert interviews, approx. 50 explorative interviews) which have been linked to a great extent. This study will be looked at in more detail in chapter 2.5.3 which deals with qualitative methods.

Hauser/Hübinger 1993

The study by Hauser/Hübinger was commissioned by Caritas and is based on a very extensive and differentiated methodological procedure. The actual study was preceded by a considerable amount of pre-studies: a basic survey which was aimed at revealing information on the facility types, expert discussions, as well as two pre-tests. Within the scope of the main survey, 12,000 client-questionnaires and 5,400 staff-questionnaires were sent to 2,310 facilities. The client-questionnaires comprised 61 pages and over 500 variables. This complexity was a consequence of the ambitious aim to collect as much extensive information as possible on the problem-groups' personal circumstances as well as to register the structure of the clientele as exactly as possible. The client-related data was collected to a large extent though interviews conducted by the staff (oral questioning); additionally, some specifications were given by the staff alone.

In order to be able to take different kinds of needy situations into consideration, the authors worked with an approach that included the concepts of »relative poverty« (calculated in relation to the average income in a country), »fought-back poverty« (those who claim Social Assistance) and »hidden poverty« (those who have the right to get Social Assistance but don't claim it, which means, they live below the official breadline). For the clients associated with the Caritas, the authors determined a quota of 19,5% of »hidden poor«; young people and (families with) children were affected in an above-average way. By analysing the reasons for the non-take-up of Social Assistance, they discovered that a lack of information resp. wrong information still played a rather important role (e.g. more than half of the »hidden poor« didn't know that a low income can be supplemented by Social Assistance).

Hübinger/Neumann 1997

The main interest of Hübinger/Neumann's study, which had been commissioned by Caritas and Diakonie, was to understand the impact of the social change within the new federal states on those people that make use of the open counselling services of Caritas and Diakonie. 824 open counselling services participated in this survey and a representative share of people seeking help were selected for the questioning by means of a sampling procedure. The interviews were then carried out by the counsellors on site by using specially designed, standardized questionnaires. They asked for personal details, information about the take-up of social benefits and services (i.e. Social Assistance), about psycho-social problems, the accommodation- and income-situation, education as well as employment resp. unemployment. Contrary to the studies mentioned in chapter 2.1, the authors also included people living in homes, homeless,

resettlers, foreigners and asylum seekers. Concerning the question of non-take-up, the study revealed that 20.4% of the Caritas and Diakonie clientele are »hidden poor« and that for every 10 recipients of Social Assistance there are 17 persons not claiming benefits although being eligible, and, therefore, living virtually below the legally fixed socio-cultural existence minimum (-> cf. glossary). As most important reasons for the non-take-up, the study states the misinterpretation of the own income in relation to the Social Assistance threshold, but also multiple information deficits; 57,3% chose the answer option »I can care for myself« and 32,6 answered »I feel awkward having to go to the Social Assistance Office«.

ROTH 1997

Roth's study is concerned with the issue of (hidden) poverty of employed individuals. He handed out some thousand questionnaires to households of employed individuals that had made themselves available for this survey, and was able to retrieve 211 completed and analysable questionnaires. The majority of them were handed in by average-households, though it needs to be assumed that households with financial difficulties may be over-represented, as the questioned households were offered to have their eligibility for Social Assistance calculated as a »service in return«. Three quarters of the questioned 190 full-time employees came from blue collar resp. lower white collar households. The survey not only asked about monetary aspects, but also about general living circumstances, needs and wishes.

Roth arrives at the conclusion that only 10 out of 100 eligible employee-households do actually claim Social Assistance, while the other 90 do not implement their claim. As a consequence, the NTU quota of employed individuals is considerably higher than the average NTU quota. This is a sign of a distinct shift of the population affected by NTU – still in 1986, Hauser pointed out that hidden poverty was merely a problem of unemployed, old people and single women. Furthermore, Roth assumes that the NTU quota of employed individuals has been clearly underestimated in other studies due to their non-consideration of various factors for the calculation (cf. Roth 1997: 60).

Because of the way the sample of Roth's survey was determined, from a statistical point of view, the study can not be regarded as representative for the total of the German working population. However, it must be assumed that his findings are an important indication of a development that needs to be taken seriously – the more so, as also other studies point at the same direction: The number of eligible employed individuals as well as the number of those not implementing their claim seems to have clearly risen. This is a sign for a fundamental change of the relation between the wage- and the Social Assistance-level in Germany.

2.4. Measurements based on administrative data

When investigating the measuring methods of non-take-up of Social Assistance, we were unable to find *any* study that was exclusively based on administrative data. As already explained, in the case of Social Assistance – contrary to benefits for which eligibility can be calculated by simple income thresholds – a complex set of data is required. Yet, from our point of view, it seems unthinkable in Germany for the time being to actually gather this data from different administrative sources and hybridise them. Reasons that militate against a procedure like this must be sought for, first of all and primarily, within the right to protection of data privacy (if this was put into practice, it would factually result in the so-called »vitreous citizen«). But there are also entirely practical reasons – first of all the German federalism and the administrative fragmentation – that bring forth procedures in which various data is »filed« on different public levels.

Thus, something that admittedly can be retrieved from various studies (e.g. Hauser/Semrau 1990), is the actual number of Social Assistance recipients (i.e. the number of eligible people that factually realize their claim).

2.5. The search for reasons and correlations and the contribution of qualitative methods

Only the ad-hoc-studies are able to determine several reasons for the NTU-behaviour directly through a standardized questionnaire. The majority of the studies has to proceed from secondary data sources like SOEP or EVS for their research of reasons and correlations. In order to determine reasons and correlations in secondary data sources, the authors classified groups in a descriptive manner or generated models of cost-benefit-analyses. But it is still questionable if even standardized questionnaires with a more direct access to reasons will be able to give a better understanding of the complexity of the non-take-up behaviour and the attitude along different social classes, its differentiated genesis, social conditions and its principles of reproduction. Generally, we can say that quantitative methods try to standardize, minimize or eliminate subjective and contextual variables, whereas qualitative methods tend to observe subjective elements in the context of social actions and social milieus. For example, quantitative analyses can only »register« the lack of information that leads to non-take-up, whereas qualitative analyses can reflect this problem in the context of the reproduction of near-illiterate social classes within its specific milieus and everyday life.

2.5.1. Descriptive Statistics and Cost-benefit-analyses

A. Descriptive Statistics

Most of the mentioned surveys have used descriptive methods to determine the eligibility and the non-take-up rates as well as the relations to specific household groups. The eligibility and the non-take-up rate were mostly modelled in form of the calculation model as described above. The descriptive household characteristic itself helps to specify the household groups which are not claiming Social Assistance and may give a better idea of its different impacts or reasons. Kayser/Frick, for example, have listed the following variables – based on SOEP – to clarify the household characteristic:

Tab. 9: Variables of descriptive statistics (Kayser/Frick 2000)

Variable of the household characteristic	
Age of household head	<ul style="list-style-type: none"> - Household head aged ≥ 70 - Household head aged ≥ 60 - Household head aged ≥ 50 - Household head aged < 50
Gender of household head	<ul style="list-style-type: none"> - Female/Male
Adults	<ul style="list-style-type: none"> - Single parent household - Several adults with child(ren) - Several adults without child(ren)
Children	<ul style="list-style-type: none"> - One child - Two children - More than two children
Living area	<ul style="list-style-type: none"> - Living in a metropolitan area - Living in a rural area - Living in a rented apartment/house
East/West	<ul style="list-style-type: none"> - Living in the Eastern/Western states of Germany
Labour status of household head	<ul style="list-style-type: none"> - Head is unemployed - Head is employed - Head works part-time - Head works full-time - Head is retired
Ethnicity of household head	<ul style="list-style-type: none"> - Foreign-born ethnic German head - Foreign-born foreign head

Underlying these group and household characteristics, the authors try to specify the probability of non-take-up for these classified eligible populations. For example, a household with a foreign born head of the household is taking up Social Assistance less likely than a household with a German head of the household, or households with children are taking up Social Assistance more likely than households without children

(but this probability turns with a rising number of children) etc. But, is this kind of categorisation and correlation really reaching to the reasons of non-take-up? For example, the category of »foreign-born household head« only distinguishes between German and foreign heads. But, within or through this distinction the researcher is also probably losing his sensitivity for differences between the foreign countries with their different contexts of social welfare. Should we not better assume that each social milieu or social class related to each country produces its specific forms of dispositions and different forms of expectations of social welfare?

B. Cost-benefit-Analyses

With reference to Moffit (1983), Anderson/Meyer (1997), Bundell et al. (1988) and Blank/Ruggles (1996), only Riphahan and Kayser/Frick are presenting cost-benefit-analyses. Both approaches are based on economic models of claiming which have been developed along the lines of conventional utility maximizing consumer choice models. »According to these models, the refusal of benefits becomes utility maximizing if the claiming process involves costs that exceed the anticipated benefits.« (Kayser/Frick 2000: 7) Non-take-up behaviour is then generally modelled in form of implied costs: The benefit take-up is more likely if benefits are high, and/or if the duration of the receipt is expected to be long (utilities), and if take-up costs are low (stigma cost, missing or inadequate information etc.). But, to stay in the logic of the rational choice theory, does the range of registered impacts of cost really lead to a representation of the complexity of »costs« in the everyday life of eligible persons? As explicated by Engels/Sellin (2000), it has been attempted on various occasions to advance such action schemes. Helmut Esser, for instance, proposed an expansion of the rationality concept in the sense of »subjectively expected utility« and tried to integrate forms of »habitual acting« into the scheme. Yet, these attempts to get closer to the reality of the actors' everyday acting, sometimes result in a growing complexity of cost-benefit-models. As a consequence, it remains questionable whether such schemes and their rationality concepts do offer any explanatory value at all.

2.5.2 Qualitative Methods

For the registration and analyses of reasons and causes of the non-take-up behaviour concerning Social Assistance (HLU) standardized and qualitative interviews can turn out to be important instruments. Bujard/Lange and Hartmann are sharing the opinion that the combination of quantitative (standardized interviews) and qualitative elements (qualitative interviews) is indispensable for getting a better understanding of the specific interplay of the various and multidimensional reasons and causes of NTU. If only standardized questions are used, the researcher runs the risk to isolate the reasons for non-take-up beyond their specific formation context. Actually, Bujard/Lange as well as Hartmann have been successfully able to specify the contents of frequently used terms as »stigmata« or »shame« – contents that depend on the historical and social context of their use – in contrary to most of the other studies related to NTU. Therefore, they try to understand the emergence of these causes in the light of the individual's history or

generational relations as well as with respect to experiences made in the actual situation of having to go to the Social Assistance Office.

In the following, we will shortly present some of the most relevant methodological considerations and some results of the studies of Bujard/Lange and Hartmann:

Bujard/Lange

One of the central topics of the study of Bujard/Lange was the confrontation of the official or administrative point of view with the one of the persons concerned. Therefore, they conducted several expert interviews with social workers, employees at the Social Assistance Office (directors of departments, clerks etc.), social scientists, jurists of Social Assistance and also about 1,000 standardized interviews with people with low income, aged 65 years and older. The inquired data was made subject to an analysis of factors. Additionally, Bujard/Lange conducted 100 explorative interviews with 50 people that were taking up their income support and also with 50 people not claiming their benefits. These interviews were methodically as well as with regard to the contents interlocked with the standardized interviews. Additionally to the standardized and qualitative interviews, Bujard/Lange have also analysed 50 Social Assistance Office files as interfaces of the specific meetings between the experts and their clients. The random sample of files was taken from a socio-structurally typical Social Assistance Office area in a larger German city. As a result, Bujard/Lange figured that the reasons for the high rate of non-take-up of Social Assistance among older people has to be looked at mainly under two aspects: First, the value system of older persons is highly rooted in the so-called »principle of equivalence«, an internalised system of norms and values which is based on the idea of quid pro quo. This includes a certain social distance of older people towards public administration and the fear of being stigmatised in case of claiming Social Assistance. Second, in times of short public budgets the administration interprets and applies the law of Social Assistance in a restrictive way. In addition, they detected some barriers in the law itself which keep older people away from claiming their rights, mainly the checking of their own income and means situation as well as of their children's.

Hartmann

While Bujard/Lange only concentrated on older people with low-income – although they did indeed doubt the representativeness of their own sample –, Hartmann manages to calculate the non-take-up rate by conducting a survey which is representative for all people eligible for Social Assistance. For a better comprehension of the reasons of non-take-up behaviour, both – Bujard/Lange and Hartmann – suggest the combination of standardized and qualitative interviews. Contrary to Bujard/Lange, Hartmann has limited the analyses to his target group, i.e. the people eligible for Social Assistance, rather than conducting interviews with all people involved in the process (people eligible for Social Assistance, social workers, clerks etc.).

In order to reach his target group, Hartmann takes the following research steps: First of all, he developed a catalogue of questions for registering all socio-economic data related to Social Assistance (excluding questions concerning reasons or attitudes). Then, this catalogue was attached to twelve representative surveys with a total sample of 25,000 households. Based on this data, Hartmann effected a first selection of all people living

below the minimum income. Afterwards, another 1,000 to 1,200 standardized interviews were conducted in order to inquire details about the reasons and the special attitudes of people with low income. Another 75 people were selected from this sample for additional qualitative interviews in order to get a better understanding of the context and the interplay of these reasons.

Like Bujard/Lange, Hartmann argues that it is a failure to register only isolated reasons of non-take-up behaviour. It is rather necessary to reconstruct the complexity of different patterns of attitudes. Thus, as his study has shown, there is always an interaction of several reasons and motivations which could be analysed most effectively by conducting openly structured qualitative interviews. But, one of the major problems of qualitative interviews is to reach the non-take-up population, because those people are basically not registered or namely known in the institutions of social welfare or tend to be sceptical against researchers and social workers. This methodological problem is certainly one of the reasons why the number of qualitative studies on NTU is very limited.

2.6. Measuring NTU of German Social Assistance: Some Conclusions

Although there is a considerable number of works calculating NTU quotas for Social Assistance in Germany, a closer look shows that they all have to deal with several problems which are difficult to solve. The calculative necessities for the model calculations, as for instance a certain simplification of the calculation of the Social Assistance threshold and the generation of average values, result in a highly visible impact on the findings. One could say that there is a fundamental contradiction between the highly individualised character of Social Assistance and the need for a generalisation which is indispensable for the procedure of microsimulation.

Contrary to what the term »microsimulation« suggests, it is not possible to actually simulate a single and individualised social situation that is represented by the investigation procedure of the Social Assistance Office – at least not in a quantitative study. The legislator wanted this social benefit to answer to every specific situation of need – therefore he provided the officials dealing with Social Assistance with this important latitude. The decisions made in this situation can never be predicted. Ironically, this argument also includes the possibility of mistakes occurring during the Social Assistance Office's investigation procedure, e.g. concerning the registration of socio-economic data – microsimulation carries the implication that the factual investigation procedure is regarded to be without any sources of error.

As a result of the determination of the variety of problems that arise from the calculation of the NTU quota on the basis of the introduced panel surveys, it must be clearly stated that there is definitely a need for research in the sense of a representative survey in Germany. Such survey needs to include the individual calculation of Social Assistance

claims of the respective households and to determine the NTU quota on this basis. According to Roth, only such a procedure could actually prove »how much the calculations based on EVS do distort reality« (Roth 1997: 60).

As in most of the countries, mainly individualized and means-tested benefits with complex conditions of access are concerned with NTU, we suppose that other attempts to measure or calculate NTU quotas will meet problems which are rather similar to those presented here. In view of the fact that - depending on the different data sources, the various methods of measuring, the different ways of working with the numbers provided for by the official statistics etc. - even in a national context the figures relating to NTU can diverge tremendously, an international comparison of mere figures does seem to be neither sensible nor practical.

A possible alternative could be a comparison of development instead of a comparison of inert figures, because by working with the same indicators and data sources over years and decades, at least the relative NTU quota is meaningful. But only standardized surveys being conducted within a longer period of time allow more specific statements on tendencies and/or historical developments. It would then be possible to relate the development of the NTU quota to the changes in law that entitle people to receive benefits as well as to the political climate, the public opinion, campaigns, etc. From this point of view, an international comparison would make sense (asking questions like: Do reductions of benefits in different countries show the same results bearing upon the number of people taking up social benefits? Is it possible to prove that there is a connection? Are campaigns a suitable way of reducing NTU and if so, under which circumstances? etc.). This course of action would be legitimate in a scientific sense and quite helpful in a political context as well.

One further major problem NTU-research is confronted with, results from the object itself. Because the Social Assistance scheme is often part and object of socio-political reforms, all scientific works dealing with NTU have to take political changes into consideration. On the one hand we can observe the scientific efforts of optimising data sources and measuring methods, on the other hand socio-political reforms are often changing the conditions of the analysis. During the thirty years of NTU-research many changes within the Social Assistance scheme have been put through, but these changes were not very far-reaching so that the basic perspective of NTU-research could be perpetuated. Most of the established reforms were related to details in the scheme, but, nevertheless, these details can be very important for measuring NTU. When reflecting the methods and searching for an optimal way of measuring, we always need to keep in mind that our object may often change its conditions.

But besides all efforts towards retrieving more reliable figures on NTU, other dimensions of the scientific analyses should also be kept in mind. Especially when taking a look at current studies of NTU, one can get the impression that figures are produced completely detached from problems of their interpretation on one hand and from their political implications on the other hand. With regard to current studies on NTU, one can perceive a tendency towards producing more precise figures as the main objective and as an end

in itself which is also a general problem of social sciences and its typical »industrial production of data and figures« (cf. J.-C. Kaufmann 1999).

A. The Dimension of interpretation

NTU restricts current interpretations of numerical developments. The decline of expenditures for social benefits and the amount of cases in which people are entitled to claim social benefits does not necessarily indicate a decrease of poverty. Contrarily, a rising number of people eligible for social benefits and rising expenditures do not automatically indicate an increase of poverty, because the reasons for this may also be found in an (for some reason) increasing actual participation. Consequently, NTU shows us that the number of people entitled to claim social benefits can be affected by the encouraging resp. discouraging of taking up social benefits without legislatively changing the circle of people entitled to it (which is a politically unpopular decision in case of financial cutbacks), cf. Warlick referring to Piven: »The number of people entitled to claim social benefits of the various specific programmes of social benefits are not only ›regulated‹ by different ways of fixing a circle of people who are entitled to claim social benefits, but also by an encouraging and discouraging of taking up social benefits itself, which means by a political-administratively and social ›regulation‹ of poverty« (Warlick 1983: 49).

B. The dimension of politics

Referring to the German sociologist Micheal Vester, the »new social question« (*Neue soziale Frage*) today is a »question of justice« (*Gerechtigkeitsfrage*). From this point of view, the phenomenon of NTU is definitely part of the new social question, because it describes how people living in similar situations of need have different chances of realizing the access to social benefits they are legally entitled to. If we take this into consideration as well as the fact that in Germany the NTU-research looks back on a tradition of thirty years of data production and measurement, it seems to be astonishing that on the part of the political administration efforts of solving the question of non-take-up of Social Assistance are rare or nearly unknown. This is especially valid in comparison to France where there seems to be an obvious connection between the scientific analyses of NTU and the reforms and reactions of the political and administrative field. In Germany one can observe the gap or the lack of cooperation between these fields. This consequently leads to one of the central questions in the project EXNOTA: How can we explain this kind of decoupled arrangement between the scientific and political sphere, especially in Germany? In the following we are going to state a first hypothesis:

– Concerning the responsibility of Social Assistance, in Germany we have no institutions comparable to CNAF or CNAM in France, acting as an intercessor for the recipients of social benefits. In the case of Germany, the communities have to manage immense budgetary constrains which are leading to a competitive situation in which the recipients may appear as »opponents« of the institutions.

– Also, the German federalism with its specific arrangements of competences and responsibilities is probably a reason for the gap mentioned above. As we have already

shown, the legislator of Social Assistance is allocated on a federal level, whereas the granting and financing of Social Assistance is organised on a local level. This national-specific institutional constitution or organisational structure can infiltrate responsibilities. The federal institutions tend to ascribe the problem of NTU and the competence of solving this problem to the state level, and, contrarily, the institution of the communes tend to ascribe it to the federal level.

– It should also be proved how administrative actions in order to reduce NTU are related to other forms of social benefits. Our first impression is that administrative techniques and strategies of provisions (e.g. in the health sector) are more popular actions of intervention than actions of prevention related to Social Assistance. In fact, we can derive the following thesis: Considering the current financial situation of the federal state, only interventions with a short-term cost increase attain legitimacy, whereas interventions with a middle- or long-term cost increase – like the reduction of NTU – appear as inefficient and non-legitimate.

2.7. Measuring NTU of other benefits and services

We have repeatedly pointed out that research in Germany has only systematically been conducted with regard to non-take-up of Social Assistance, but not in terms of other social benefits and/or social services. Therefore, in the following we can only exemplarily present some few studies that deal – under different questions and research perspectives – with this phenomenon: While Klaes traces the question of »class-specific health behaviour«, Kaufmann analyses the »effectiveness of social benefits on the familiar socialisation«, and the German National Health Interview and Examination deals with the question of »health-conscious behaviour of the population«. Already these few examples show the wide scope of questions and research perspectives.

The main focus shall be laid in the following – as in the entire chapter – on the methodology of the studies and the respective measuring instruments for non-take-up. But we also want to look in brief at some important findings of the respective studies.

Klaes 1985²¹

The study of Klaes is one of the few studies which explicitly deals with the phenomenon of non take-up of health benefits in Germany. The main objective of this case study was to analyse the class-specific causes of the non-take-up of health benefits. In order to account for local supply structures with health benefits, but also to take local accommodation- and living-circumstances into consideration, Klaes decided to conduct a locally limited, instead of a nationwide and representative study. Another advantage of a locally limited study lies in the possibility to undertake a wider and more detailed analysis

²¹ Klaes L. 1985. Soziale Benachteiligung und Gesundheitsverhalten. Europäische Hochschulschriften. Frankfurt/Bern/New York.

of the influencing factors on the health- and illness-behaviour by means of qualitative inquiry instruments.

He therefore conducted part-standardized interviews with 122 randomly selected people, living in a district of Cologne. In a second wave, he conducted depths interviews with 29 willing persons, in order to gain more information on motive structures, attitudes, experiences with the health system, take-up-barriers etc. Other instruments for Klaes' survey were:

- guided interviews with physicians,
- a health-diary that was kept by 12 households within a period of one month and which recorded all reactions of the family to distortions of the existential orientation,
- expert interviews with representatives of the health system.

Klaes points out that the qualitative instruments used in his survey provided for a better coverage of the deeper, and often complexly interwoven reasons for non-take-up of health benefits than compared to merely quantitative inquiry methods.

In his study, Klaes arrives at the conclusion that only by analysing the factual take-up-behaviour, it is impossible to gain information on possible class-specific discrimination, as there are conflictive influencing factors on the take-up of health benefits which reciprocally balance each other (e.g. a higher morbidity within lower social classes »enforces« a higher take-up). Class-specific non-take-up-behaviour resp. corresponding discriminations may hence be primarily gathered from those determined reasons for non-take-up which Klaes has analysed with respect to the question if they allude to typical and structurally fixed forms of social discrimination. This clearly shows that the analysis of reasons and causes for NTU is not only a key to a fundamental understanding of the phenomenon, but can be, at the same time, an important corrective if numbers lead astray (and, for instance, allude to a class-independent take-up-behaviour).

Kaufmann 1980 / Kaufmann et al. 1982²²

The starting point for Kaufmann's works was the question about the effects of public social benefits on the process of socialisation. This was the title of a research project initially ordered by the German Federal Ministry for Education and Family. Proceeding thereof, Kaufmann analysed in various fields the effects of social benefits and services and also in connection therewith – as a level of resp. an indicator for reality – their take-up. In order to analyse the take-up of kindergartens, at first adequate communes - and herein appropriate districts – were chosen by means of certain criteria which can not be explicated here in detail. On the basis of addresses provided by the municipality, 1,800 mothers at randomly chosen addresses were questioned. The interviews were conducted by professional interviews.

Kaufmann observes, among other things, that the middle classes are significantly over-represented particularly in the educational institutions, while this is not valid for the counselling institutions. Concerning the take-up of the kindergarten, the lower classes are by far less represented than the middle classes. As a conclusion, he establishes that the kindergarten will *not* be taken up with a high probability by families with many

²² Kaufmann F.-X. et al. 1980. Sozialpolitik und familiale Sozialisation. Schriftenreihe des Bundesministers für Jugend, Familie und Gesundheit. Stuttgart/Berlin/Köln/Mainz. / Kaufmann F.X., Herlth A. et al. 1982. Verteilungswirkungen sozialer Dienste. Das Beispiel Kindergarten. Frankfurt/New York.

children, by families with a low social status and by those living in a district with a low socio-economic status.

Kahl et al. 1999²³

In 1998, the German Robert-Koch-Institut conducted for the first time a survey on health-relevant topics for the reunified German population (respective earlier surveys were only related to either the former Federal Republic of Germany or the new German federal states). It was ordered by the Federal Ministry of Health and was designated as „German National Health Interview and Examination« (*Bundes-Gesundheitssurvey*). Within the scope of this study, a representative sample of 7,124 test persons of the federal German resident population, aged 18 to 79, was questioned and the findings were analysed. The sample had been extricated from the registry office. The research instruments comprised a questionnaire, a medical-physical examination, a medical inquiry on morbidity and health-behaviour, as well as a laboratory diagnostics.

A basic consideration of this study is that health-conscious behaviour of a population may be measured by the utilization rate in screening programs and health promotion measures. The results show differences in utilization rates for early cancer diagnosis, health checkups and health promotion programmes according to sex (13,8% women vs. 7% men), age, region, social status (12,6% upper classes, 11% middle classes) and health insurance type.

The above cited analysis of data by Kahl et al. does not exceed a mere itemizing of the determined findings. They offer absolutely no theoretical approach to explain the phenomenon or to analyse the reasons and causes.

2.8. Final comments

When analysing the discussion of non-take-up in Germany, but also when taking a closer look at the measuring resp. calculation methods of NTU quotas, not only the strong focus on Social Assistance within the German NTU discourse stands out, but it can also be observed that there is an odd detachedness of the discourse from other – even if only rudimentary – discussions of non-take-up, as for instance in the fields of health or social services. The same is true vice-versa: The few analyses discussing non-take-up with regard to other public benefits and services, do in no way refer to the many studies that exist regarding Social Assistance.

Contrary to France, in Germany the issue of non-take-up provides no basis to bundle similar behaviour within different fields and to discuss jointly, but non-take-up is rather discussed in its different fields under completely different labels. – »Shadow-rate of

²³ Kahl H., Hölling H., Kamtsiuris P. 1999. Inanspruchnahme von Früherkennungsuntersuchungen und Maßnahmen zur Gesundheitsförderung. *Gesundheitswesen* 61 (1999), Sonderheft 2, Stuttgart/New York: 163-168.

poverty«, »gender-specific take-up of parental leave«, »effects of social politics on socialisation«, »class-specific health behaviour«, »spreading effects of social services« etc. The strong connection of the German NTU discourse to the poverty discussion has obviously lead to a perception in Germany which does not even consider the transfer of the debate to other benefits or services. The non-take-up of Social Assistance was and still is a research thread which is detached from all other discussions. It does neither refer to any of the debates in other fields with regard to the phenomenon of non-take-up (although they may be under a different designation), nor is it, vice-versa, being referred to by any of the mentioned discussions. Even more current studies (e.g. Riphan, Kayser/Frick) deal exclusively with the German Social Assistance, although their terminology and methodology is already inspired by the international debate and they have detached themselves to a large extent from the poverty debate.

This statement, which constitutes a fundamental conclusion from the international comparison within the scope of the EXNOTA project, brings forth continuative considerations:

1. It is important for German research on non-take-up to see the NTU of Social Assistance and the NTU of other benefits and services as a whole, in order to come to a comprehensive understanding of the phenomenon.
2. If the assumption can be regarded as correct that non-take-up is a phenomenon which – irrespective of its specific benefit - results from a bundle of common reasons and motives, it is very likely that different forms of non-take-up (e.g. NTU of Social Assistance and NTU of health benefits) accumulate on an individual level. Consequently, this means that on an individual level non-take-up must be well observable, particularly in its causal and contextual correlations.
3. For a further analysis of the NTU phenomenon, it is therefore crucial and helpful to conduct qualitative studies which combine, on a local level, depth interviews with affected persons, expert interviews, interviews with people working in the social administration etc. This could facilitate a better understanding of non-take-up as a complex phenomenon in its individual and structural dimensions.
4. Such a procedure would be extremely productive particularly for the international comparison, in order to get beyond the statement of a lack of comparability of NTU quotas and to attain a genuine comparability in the sense of a better understanding of how the NTU phenomenon is integrated in national welfare state cultures.
5. Consolidating the up to now detached »NTU discourses« might also be an opportunity to gain new public and political attention for this subject matter.

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